

Information to identify the case:

Debtor 1: **Maruja F Carrasco**

First Name Middle Name Last Name

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court: District of New Jersey

Case number: **22-17758-SLM**

Social Security number or ITIN: **xxx-xx-2238**

EIN: **-----**

Social Security number or ITIN: **-----**

EIN: **-----**

Date case filed for chapter: **13 9/30/22**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Maruja F Carrasco	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	9-10 5th Street Fair Lawn, NJ 07410	
<b>4. Debtor's attorney</b> Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343-4040  Email: <a href="mailto:ecf@lowbankruptcy.com">ecf@lowbankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 10/1/22

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>October 25, 2022 at 01:00 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 12/27/22</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/9/22</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">http://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>

In re:  
Maruja F Carrascoso  
Debtor

Case No. 22-17758-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 03, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:**

Recip ID	Recipient Name and Address
db	+ Maruja F Carrascoso, 9-10 5th Street, Fair Lawn, NJ 07410-6100
519717896	+ American Finance Corp., National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088
519717915	+ SPS/Deutsche Bank National Truct Co., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@lowbankruptcy.com	Oct 03 2022 20:56:00	Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601
tr	Email/Text: BNC@magtrustee.com	Oct 03 2022 20:57:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2022 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 03 2022 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519717897	+ EDI: BANKAMER.COM	Oct 04 2022 00:53:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519717898	+ EDI: CITICORP.COM	Oct 04 2022 00:53:00	CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519717899	+ Email/Text: ering@cbhv.com	Oct 03 2022 20:57:00	COLLECTION BUREAU HUDSON VALLEY, INC., 155 NORTH PLANK ROAD, PO BOX 831, NEWBURGH, NY 12551-0831
519717900	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 03 2022 20:56:00	CREDIT ACCEPTANCE, ATTN: BANKRUPTCY, 25505 WEST 12 MILE ROAD STE 3000, SOUTHFIELD, MI 48034-8331
519717901	+ EDI: IRS.COM	Oct 04 2022 00:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519717903	Email/Text: banko@preferredcredit.com	Oct 03 2022 20:56:00	PREFERRED CREDIT INC, PO BOX 1970, ST CLOUD, MN 56301
519717905	+ Email/Text: clientservices@simonsagency.com	Oct 03 2022 20:57:00	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717918	Email/Text: bankruptcy@sunbit.com	Oct 03 2022 20:56:00	TAB/SUNBIT, ATTN: BANKRUPTCY, 10880

District/off: 0312-2

User: admin

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Date Rcvd: Oct 03, 2022

Form ID: 309I

Total Noticed: 18

519717916	+ EDI: RMSC.COM	Oct 04 2022 00:53:00	WILSHIRE BLV SUITE 870, LOS ANGELES, CA 90024
519717917	+ EDI: RMSC.COM	Oct 04 2022 00:53:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519717919	+ EDI: VERIZONCOMB.COM	Oct 04 2022 00:53:00	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519717904	*P++	PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867, address filed with court:, PREFERRED CREDIT INC, PO BOX 1970, ST CLOUD, MN 56301
519717906	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717907	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717908	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717909	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717910	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717911	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717912	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717913	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717914	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717902	##+	KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2022

Signature: /s/Gustava Winters